Hilly areas receive snow, entry of tourists banned in Murree

RAWALPINDI: Heavy rain accompanied by a hailstorm lashed the twin cities of Rawalpindi and Islamabad on Friday with 15 inches of snowfall recorded in Murree.

The wet spell is expected to continue for the next 24 hours in the region. The rain in the twin cities started on Thursday night and continued till Friday afternoon with occasional gaps.

Heavy snowfall in Murree added chill to the air and the temperature dropped to 4 degrees Celsius while the Met Office said the temperature will further drop in the coming days. Because of the heavy snowfall, Murree Expressway has been closed.

A SNOW-BLANKETED view of Sharda town in Neelum Valley, about 137 kilometres from the Azad Jammu and Kashmir (AJK) capital, Muzaffarabad, following heavy snowfall on Friday. A tourist pauses to take a selfie while locals are seen fixing an AJK flag on a bridge linking neighbourhoods on opposite banks of the ice-laden Neelum River. — Text and Photo by Tariq Naqash

After a prolonged dry spell, Azad Jammu and Kashmir (AJK) on Friday received widespread rain and snowfall, blanketing its upper reaches with thick layers of snow and triggering landslides at some locations.

In the twin cities, the hailstorm and rainstarted at around 11:45am and continued till noon. Because of the inclement weather, cart pushers, vendors and labourers remained the worst affected as there were fewer customers.

"I came early in the morning and due to the raincould not find work," said a daily-wage labourer, Mohammad Khan, at Raja Bazaar. He said finding work on a rainy day is always difficult.

Traders and shopkeepers also shared stories of low customer turnout during the rain.

A Met official said that during clouds, temperature rose but once the weather cleared the westerly winds will add chill to the air.

He said that the temperature will further drop in coming days as more rains and snowfall over the hills in Murree and surrounding areas were expected from Sunday to Tuesday.

The Met Office recorded 42 millimetres of rain at Zero Point, 26mm at Islamabad International Airport, 18mm at Saidpur, 15mm at Bokra and 12mm at Golra in Islamabad; 38mm at Chaklala, 16mm each at Shamsabad and Gawalmandi, 15mm at Kutchery, 12mm at Pirwidhai and 4mm at New Kattarian in Rawalpindi.

It said a strong westerly wave was affecting most upper parts of the country and likely to persist till the next 24 hours. Mainly cold and dry weather is expected in most parts of the country. \

However, cold weather is likely in upper Khyber Pakhtunkhwa, Kashmir, Gilgit-Baltistan and northern Balochistan.

On the other hand, the Met Office warned that heavy rain/snowfall may cause road closure/slippery conditions in Naran, Kaghan, Dir, Swat, Kalam, Chitral, Kohistan, Mansehra, Abbottabad, Shangla, Astore, Hunza, Skardu, Murree, Galliyat, Neelum valley, Bagh, Poonch, Haveli and Rawalakot on Saturday (today).

Approximately 15 inches of snowfall was recorded in Murree and the district administration stopped entry of vehicles in the hill station. \

The Met Office forecasted more snowfall in the hill station.

The snowfall started in the hill station on Thursday night and continued till Friday with occasional gaps. The Met Office recorded 15 inches of snow at Sunny Bank till filing of this report, forecasting more snowfall in upper areas of Murree and Galliyat till Saturday morning.

When contacted, Murree Deputy Commissioner Agha Zaheer Shirazi told Dawn that the entry of vehicles had been closed in Murree to avoid any incident as the snowfall was expected till late night on Friday. "More than two feet snowfall occurred in upper areas of the hill station," he said. However, he said no road was closed due to the snowfall so far.

He said people who entered the hill station on Thursday were roaming in the hill station without any hurdle.

Many vehicles remained stuck at Chitta Mor on G.T. Road and Muussiaru in Murree on the Expressway.

However, Kamran Rashid, District Officer Emergency, told Dawn: "Few cars stuck but we cleared the way while police asked people to avoid coming." He said mostly people did not adopt safety measures like using chains on tyres due to which the vehicles slipped on roads.

After closure of the entry point to Murree, contingents of National Highways and Motorway police were deployed on the Expressway. A spokesman for the NHMP said the objective of closing the Expressway was to prevent accidents and protect lives of the road users.

He said Murree Expressway (N-75) had been closed for all types of traffic from Phulgran Toll Plaza towards Murree, while Motorway E-35 Hazara has been closed from Echiyan to Kaspul due to rain and snowfall. — Aamir Yasin & Mohammad Asghar

PML-N questions AJK govt's direction, rules out poll delay

MUZAFFARABAD: Pakistan Muslim League–Nawaz (PML-N) Secretary General Chaudhry Tariq Farooq on Friday said that while the first two months of the Pakistan Peoples Party (PPP) rule in Azad Jammu and Kashmir (AJK) had eased political stagnation and restored a degree of normalcy, the government lacked a clear roadmap for reforms, governance improvement and development.

Talking to senior journalists, he maintained that beyond party worker adjustments and frequent administrative transfers, the government had yet to present any concrete agenda for institutional reforms, good governance, or development.

"Although the political environment has improved and decision-making pressures have eased, the available space has not been effectively utilised due to unclear priorities, resulting in non-seriousness in governance," claimed Mr Farooq, a former senior minister in the previous PML-N government in AJK.

Stressing the need for effective strategies to introduce reforms that could lead to tangible improvements in governance and development, he maintained that a "visible lack of teamwork and internal discord within the ruling party was affecting decision-making."

"While the perception of 'governments within the government' has declined, the impression of an MLA-centric administration persists, undermining efforts by Prime Minister Faisal Mumtaz Rathore to project a state-wide outlook," he said.

Referring to the agreement with the Joint Awami Action Committee (JAAC), the PML-N leader said that serious and fast-tracked implementation could yield positive results, but issues such as the establishment of commissions, a constitutional committee, and the appointment of the chief election commissioner remained unresolved.

He also pointed to what he claimed was a trust deficit between the government and the bureaucracy, saying that although the atmosphere of fear associated with the previous Chaudhry Anwarul Haq-led tenure should have ended, the current administration had yet to convincingly project change.

Regarding the PML-N role as an opposition party, he vowed that it would criticise shortcomings and push for corrective measures.

Mr Farooq said the health card was a gift from PML-N leader Nawaz Sharif and Prime Minister Shehbaz Sharif to the people of AJK, Gilgit-Baltistan, and Islamabad, adding that the Rs40 billion allocation for the scheme reflected the federal government's commitment and that transparent implementation was now the AJK government's responsibility.

He criticised the practice of announcing multiple sectoral packages without reliable data, particularly in power, education, and health, and said that retaining funds and delaying decisions, as seen in the previous tenure, pointed to weak teamwork. He alleged that encroachments on state land, including in Bhimber, continued, and that claims of austerity needed to be translated into concrete action.

Referring to a perception in some quarters that the government was deliberately prolonging matters to create grounds for delaying elections, he said no ambiguity or delaying tactic could prevent polls, which would be held in July "under all circumstances". — Tariq Naqash

Peira issues notices to over 1,000 private schools

By Kashif Abbasi

ISLAMABAD: The Private Educational Institutions Regulatory Authority (Peira) has issued notices to over 1,000 private schools for not submitting compliance reports.

Sources said these schools had been granted registration with the direction to ensure availability of missing facilities, including infrastructure shortfall, lack of classrooms, deficiencies in libraries, laboratories and teachers.

The schools were required to submit compliance reports after bridging the gaps, which were pointed out during approval of the registration process.

"We are not saying that these schools are operating without meeting standard criteria. May be they have plugged the loopholes, but these will be clear once they submit compliance reports," said a source in the regulatory authority.

In addition to the registered schools, there are around 200 schools which are operating in Islamabad without having any registration while around the same number of schools in the past got registration, but did not get it renewed. In many private schools, teachers are still getting less than the minimum wage set by the federal government.

"Peira has issued notices to 1,087 registered private schools and colleges in Islamabad asking them to submit compliance reports on all major and general observations conveyed to their management at the time of registration/renewal of registration," read a press release issued by Peira. It said that school management had been asked to submit compliance reports within 15 working days from the date of the issuance of notices.

It said that Peira Chairman Dr Ghulam Ali Mallah had constituted monitoring committees which shall make surprise visits to these institutions to check the level of compliance by the institutions, on already conveyed major and general observations. Monitoring reports of these committees shall act as a benchmark for renewal of registration or these institutions.

Dr Mallah said these measures on account of monitoring and compliance shall help to attain academic and quality assurance in the private educational institutions for ultimate betterment of the students at large.

Sources said that due to weak regulatory check, many upscale schools were not complying with Peira's directive regarding fee. Supreme Court had directed that the fee of 2017 was the benchmark and afterward no school can increase the fee by more than 8pc annually. As per Peira's rule, schools can increase five per cent fee annually from their own and in case of a further 3pc increase they will have to get permission from the regulatory authority after fulfilling a set criteria. But, in any case, schools can't charge more than 8pc annually.

However, in Islamabad parents often complain of being charged more than 8pc by many schools.

Dr Mallah said that the regulatory authority will ensure fee regulation. "We will protect rights of parents and teachers. We will also strengthen private schools as our main mission is to ensure affordable quality education," he said and added that schools will also be provided due support.

"I have activated a complaint cell at Peira and parents are advised to register complaints in case schools increase the fee by more than 8pc per year."

Pindi buildings given 15 days to install external staircases

RAWALPINDI: The Punjab government has given 15 days to the Rawalpindi Municipal Corporation (RMC), district administration and municipal committees in the tehsils to ensure the installation of emergency external staircases in all three-storey buildings within their jurisdictions.

It has also directed the Water and Sanitation Agency (Wasa) to install water hydrants in all major markets of the garrison city, including Raja Bazaar, Commercial Market and other commercial areas, as soon as possible.

The reason cited for installing water hydrants is that heavy fire bowzers face difficulty entering the narrow streets of bazaars.

The government has further asked all government-run hospitals to ensure the presence of fire safety measures in their buildings and to install all required fire safety equipment at the earliest.

District Emergency Officer Sibghatullah told Dawn that the provincial government had issued new standard operating procedures for all departments and civic agencies to avoid incidents similar to the Karachi Gul Plaza tragedy in the province.

He said civic bodies would ensure the inclusion of emergency exits in building plans and no plan would be approved unless emergency exits were incorporated. He added that the Punjab government had instructed all departments and civic agencies to work jointly to prevent fires in commercial plazas, bazaars, hospitals and public places.

Meanwhile, an important meeting regarding rescue and emergency arrangements was held in Rawalpindi district under the chairmanship of Commissioner Amir Khattak. The meeting was attended by the additional commissioner, officials of Rescue 1122, Civil Defence and heads of all relevant departments. The objective of the meeting was to devise an effective coordinated strategy at the divisional level to deal with any possible emergency situation, natural disasters or sudden accidents.

During the meeting, the Rawalpindi commissioner stressed that regular rescue and emergency drills should be initiated immediately in all government and private buildings, educational institutions, markets and public places to create awareness among staff and citizens and to ensure timely and appropriate responses in emergencies.

He directed all departments to prepare detailed action plans in line with their respective responsibilities, clearly outlining available resources, manpower, machinery and response time.

The departments were instructed to prepare these plans through mutual coordination to ensure joint and effective action during emergencies. The meeting also emphasised the need to keep data on sensitive locations, densely populated areas, narrow streets and risk zones updated. The commissioner further directed all departments to establish an effective communication system for the exchange of emergency-related information to facilitate timely decision-making and avoid hindrances in rescue operations.

He issued clear instructions that Rescue 1122 motorbikes should be kept effectively mobilised for immediate access to narrow and congested streets, enabling the delivery of first aid and rescue services in the shortest possible time.

It was also agreed that a joint strategy would be adopted with Civil Defence, Rescue 1122 and all other relevant departments fully on board. — Aamir Yasin

Karachi Water & Sewerage Services Improvement Project (Project Implementation Unit)

KWSSIP

REQUEST FOR EXPRESSION OF INTEREST (REOI) FOR SELECTION OF INDIVIDUAL CONSULTANT

1. The Karachi Water & Sewerage Corporation (KW&SC) have received a loan through EAD, Government of Pakistan from the International Bank for Reconstruction and Development (IBRD) / Asian Infrastructure Investment Bank (AIIB) and the counterpart share of funds from GOS for the Project Implementation Unit (PIU), Karachi Water & Sewerage Services Improvement Project (KWSSIP-II).

2. The PIU, KWSSIP intends to apply part of the proceeds to make eligible payments against the services of following candidates as individual consultants at PIU, KWSSIP.

S.No	Title of Position	Qualification and Experience
01	Finance Manager (01 Position)	• The consultant shall possess a recognized professional accounting qualification, such as CA, ACCA, CPA, or ICMA/ICMAP, which is mandatory. A Master's degree in Accounting, Finance, Commerce, or a related discipline from an HEC-recognized university shall be considered an additional advantage. • A minimum of ten (10) years of progressive experience in financial management, accounting, budgeting, or auditing, preferably within public sector or donor-funded projects. • At least five (5) years in a managerial or leadership capacity. Prior exposure to the financial management practices of the World Bank or other multilateral development partners will be considered a strong advantage.
02	Manager Admin & HR (01 Position)	• A Master's degree in Public Administration, Business Administration, Human Resource Management, or an equivalent discipline from an HEC-recognized university is required. • The candidate must also possess a minimum of ten (10) years of experience in administration, with proven exposure to complex organizational environments, preferably within public sector institutions or donor-funded projects. • Should reflect the ability to independently manage administrative functions, oversee office operations, and support large-scale project implementation. • Sound knowledge of human resource management policies and best practices, and a thorough understanding of relevant Government of Sindh rules and regulations, ensuring full compliance with statutory and fiduciary requirements.
03	Director Equity and Reform (01 Position)	• Master's degree in Gender Studies, Sociology, Public Administration, Social Policy, Human Resource Management, Public Policy or a related field. • Minimum 5-7 years of relevant professional experience, including leadership roles in social development exclusively in gender, diversity and inclusion. • Familiarity with gender-responsive policies and demonstrated experience working with public sector institutions and/or donor-funded programs (World Bank experience preferred). • Experience designing gender action plans and implementing institutional reforms.

3. The detailed ToRs for the Individual Consultant Services of above-mentioned positions can be obtained from the website: **www.kwssip.gos.pk**.

4. Interested consultants may submit their Expressions of Interest (EoI) in the form of Covering Letter along with detailed CV and supporting documents (copies of CNIC, passport, degrees, and all relevant certificates) via email to the Project Director PIU (KWSSIP) at **applications.ic@kwssip.gos.pk** within Fifteen (15) days of the publication of this advertisement.

5. Qualified female candidates are strongly encouraged to apply. if a face-to-face meeting is required, same shall be done virtually.

6. The consultants shall be selected in accordance with (Section-VII Open Competitive Selection of Individual Consultants of World Bank's Procurement Regulations for IPF Borrowers (Revised Fifth Edition September 2023).

Project Director
Project Implementation Unit (PIU)
Karachi Water & Sewerage Services Improvement Project (KWSSIP)
Karachi Water & Sewerage Corporation (KW&SC)
40-G, Street 40, Block 6 PECHS, Karachi, Pakistan
Telephone: +92-21-34374081, +92-21-99330279

BEFORE:- MRS.NAUSHABA KAZI JUDGE
IN THE BANKING COURT NO.III, AT KARACHI
BLOCK NO.50 PAKISTAN SECRETARIAT NEAR PASSPORT OFFICE, SADDAR, KARACHI
SUIT NO. 27 OF 2026

JS BANK LIMITED,
SHAHEEN COMMERCIAL COMPLEX, DR. ZIAUDDIN AHMED ROAD, KARACHI, THROUGH ITS SUBSTITUTE ATTORNEY MR. KAMRAN FAZAL SON OF FAZAL REHMAN COORDINATOR LITIGATION & REPOSSESSION OFFICER.....**PLAINTIFF**

VERSUS

RAHIM SON ABDULAH,
HAVING CNIC NO: 41104-3799705-9 R/O ROOM NO 145 1ST FLOOR PLOT NO. NWIZ1 /P-133, SP6-D-2 PORT QASIM, AUTHORITY KARACHI.....**DEFENDANTS**

To, **The Abovenamed Defendants**

Whereas the Plaintiff abovenamed has instituted a Suit against you under the Financial Institutions (Recovery of Finances) Ordinance 2001 **RS.465,183/- ALONG WITH COST OF FUNDS AND COST OF SUITS** UNDER SECTION 9 OF THE FINANCIAL INSTITUTION (RECOVERY OF FINANCES) ORDINANCE, 2001. Balance of principle and markup due to you: you are therefore hereby summoned to obtain leave from the Court within **30 days** from the service hereof to appear and defend the suit, and within such time to cause an appearance to be entered for you. In default whereof the plaintiff will be entitled at any time after the expiration of such **30 days** to obtain a decree for any sum not exceeding the sum of **RS.465,183/-** and sum of Rs.(Not Yet determined) for costs together with such markup and cost of fund, if any, from the date of institution of the suit as the Court may order.

Leave to appear may be obtained on an application to the Court supported by affidavit or declaration showing that there is a defence to the suit on the merits, or that it is reasonable that you should be allowed to appear in the suit.

Matter is fixed on 26th day of February, 2026 at 9:00 A.M before the Banking Court-III, Karachi. Given under my hand and seal of the court this 20th Day of January, 2026.

BY ORDER
READER
BANKING COURT III KARACHI

BEFORE:- MRS.NAUSHABA KAZI JUDGE
IN THE BANKING COURT NO.III, AT KARACHI
BLOCK NO.50 PAKISTAN SECRETARIAT NEAR PASSPORT OFFICE, SADDAR, KARACHI
SUIT NO. 33 OF 2026

JS BANK LIMITED,
HAVING ITS REGISTERED OFFICE AWT PLAZA, I.I. CHUNDRIGAR ROAD, KARACHI.....**PLAINTIFF**

VERSUS

MR. MAUDOOD ALAM SIDDIQUI S/O FAKHRE ALAM SIDDIQUI,
MUSLIM, ADULT, CNIC NO. 42401-1123273-1. RESIDENT OF HOUSE NO. B-194, BENAZIR COLONY, ISLAM CHOWK, ORANGI TOWN, KARACHI.....**DEFENDANTS**

To, **The Abovenamed Defendants**

Whereas the Plaintiff abovenamed has instituted a Suit against you under the Financial Institutions (Recovery of Finances) Ordinance 2001 **RS.192,867.23 ALONG WITH LIQUIDATED DAMAGES COST OF FUNDS, CHARGES, COST TILL THE REALISATION OF THE WHOLE AMOUNT** UNDER SECTION 9 OF THE FINANCIAL INSTITUTION (RECOVERY OF FINANCES) ORDINANCE, 2001. Balance of principle and markup due to you: you are therefore hereby summoned to obtain leave from the Court within **30 days** from the service hereof to appear and defend the suit, and within such time to cause an appearance to be entered for you. In default whereof the plaintiff will be entitled at any time after the expiration of such **30 days** to obtain a decree for any sum not exceeding the sum of **RS.192,867.23** and sum of Rs.(Not Yet determined) for costs together with such markup and cost of fund, if any, from the date of institution of the suit as the Court may order.

Leave to appear may be obtained on an application to the Court supported by affidavit or declaration showing that there is a defence to the suit on the merits, or that it is reasonable that you should be allowed to appear in the suit.

Matter is fixed on 27th day of February, 2026 at 9:00 A.M before the Banking Court-III, Karachi. Given under my hand and seal of the court this 20th Day of January, 2026.

BY ORDER
READER
BANKING COURT III KARACHI

BEFORE:- MR. ABDUL RAZZAQ (JUDGE)
IN THE BANKING COURT NO. II, AT KARACHI
Block No 50. Pakistan Secretariat, Near Passport Office, Saddar Karachi
SUIT NO. 26 OF 2026

DUBAI ISLAMIC BANK PAKISTAN LIMITED,
HAVING ITS REGISTERED OFFICE AT HASSAN CHAMBERS, DC-07, BLOCK-7 KEHKASHAN CLIFTON, KARACHI BRANCH OFFICE AT PLOT NO. 109-D, B-COMMERCIAL AREA, D.H.A. PHASE-I BRANCH, KARACHI .....**Plaintiff**

VERSUS

HAMMAD KHALID SON OF KHALID JAMEEL KHAN CNIC NO. 42101-8642987-9, I. FLAT NO. L-497, 1ST FLOOR. ROSE APARTMENT, SECTOR 5-C/2. NORTH KARACHI, KARACHI, II. HOUSE NO. ST-18, L-837/7, SECTOR 5-C/4, NORTH KARACHI. KARACHI. III. M/S HAMMAD COOL POINT, SHOP NO. 02, PLOT NO. L-454. SECTOR NO. SC-I, NEAR JAMIA MASJID NOOR, NORTH KARACHI, KARACHI.....**Defendants**

To, **The Above named Defendants.**

Whereas the Plaintiff abovenamed has instituted a Suit against you under the Financial Institutions (Recovery of Finances) Ordinance XLVI of 2001. You are hereby summoned to obtain leave from the Court within Thirty Days from the service hereof to appear and defend the suit, and within such time to cause an appearance to be entered for you. In default whereof the Plaintiff will be entitled at any time after, the expiration of such thirty days to **RS.744,956.00 ALONG WITH COSTS OF SUIT AND COST OF FUNDS.** Leave to appear may be obtained on an application to the Court in the form of written statement showing that there is a defense to the suit on merits, or that it is reasonable that you should be allowed to appear and defend the suit.

The matter is fixed on 1st day of March, 2026 at 09:00 AM before the Banking Court-II, Karachi.

Given under my hand and seal of the Court on this 21st Day of January, 2026.

BY ORDER
READER
BANKING COURT NO. II KARACHI

BEFORE:- MRS.NAUSHABA KAZI JUDGE
IN THE BANKING COURT NO.III, AT KARACHI
BLOCK NO.50 PAKISTAN SECRETARIAT NEAR PASSPORT OFFICE, SADDAR, KARACHI
SUIT NO. 32 OF 2026

JS BANK LIMITED,
HAVING ITS REGISTERED OFFICE AWT PLAZA, I.I. CHUNDRIGAR ROAD, KARACHI.....**PLAINTIFF**

VERSUS

MR. TALHA UMER ZAI S/O MUHAMMAD UMER ZAI,
MUSLIM, ADULT, CNIC NO. 42401-0886122-1,
RESIDENT OF PLOT NO. 319, 4TH FLOOR, BLOCK-7, NEAR MUHAMMAD SWEET, LIAQUATABAD, KARACHI.....**DEFENDANTS**

To, **The Abovenamed Defendants**

Whereas the Plaintiff abovenamed has instituted a Suit against you under the Financial Institutions (Recovery of Finances) Ordinance 2001 **RS. 230,324.48 ALONG WITH LIQUIDATED DAMAGES, COST OF FUNDS CHARGES, COSTS TILL THE REALISATION OF THE WHOLE AMOUNT** UNDER SECTION 9 OF THE FINANCIAL INSTITUTION (RECOVERY OF FINANCES) ORDINANCE, 2001. Balance of principle and markup due to you: you are therefore hereby summoned to obtain leave from the Court within **30 days** from the service hereof to appear and defend the suit, and within such time to cause an appearance to be entered for you. In default whereof the plaintiff will be entitled at any time after the expiration of such **30 days** to obtain a decree for any sum not exceeding the sum of **RS.230,324.48** and sum of Rs.(Not Yet determined) for costs together with such markup and cost of fund, if any, from the date of institution of the suit as the Court may order.

Leave to appear may be obtained on an application to the Court supported by affidavit or declaration showing that there is a defence to the suit on the merits, or that it is reasonable that you should be allowed to appear in the suit.

Matter is fixed on 27th day of February, 2026 at 9:00 A.M before the Banking Court-III, Karachi. Given under my hand and seal of the court this 20th Day of January, 2026.

BY ORDER
READER
BANKING COURT III KARACHI